



2003
Consumer's
Guide
Commercial
Managed Care
in Missouri



Choosing a Managed Care Health Plan

Choosing a managed care plan can be complex and difficult. This 2003 Consumer's Guide helps you compare the quality of health care and member satisfaction among the commercial managed care plans in Missouri. Use this guide along with any coverage information your employer provides to help select the right plan for you or your family.

Follow these steps to assist you in choosing a health plan:

- ◆ Use the comparison indicators in this brochure only in combination. No one indicator is a sole direct measure of a health plan's performance.
- ◆ Talk to your doctor, family and friends about their experiences with different plans.
- ◆ Come up with your own questions and call your plan choices for answers using the phone numbers provided.
- ◆ Draw on all information to evaluate your managed care options. Make the choice that best suits your needs.

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What Do Managed Care Plans Look Like?

Plan Name	Statewide Market Share 2002	National Accreditation for 2002	Administrative Expense Rating† 2000-2002	Complaint Index Rating† 2000-2002
Aetna Health Inc	1.9%	NCQA	●	●
Blue Advantage-KC	3.0%	URAC	●	●
Blue Care Inc-KC	3.5%	URAC	●	○
BlueChoice-St. L	10.8%	NCQA	●	●
CIGNA HealthCare of St. Louis Inc	1.0%	NCQA	●	●
CIGNA of Kansas/Missouri	0.3%	NCQA	●	●
Community Health Plan	2.0%		○	○
Coventry Health Care of Kansas Inc	10.1%	URAC	●	●
Cox Health Plans Inc	1.9%		●	●
Group Health Plan	13.7%	URAC	●	○
HealthLink Inc	0.7%	URAC	●	○
Humana Health Plan Inc	3.1%	URAC	●	●
Mercy Health Plans of Missouri Inc-St. L	12.8%		●	●
UnitedHealthcare of the Midwest Inc	34.3%	JCAHO	●	○
†This is a company-wide measure				
● High ● Average ○ Low				

Data Source: Missouri Department of Insurance

This shows the percentage of the State's managed care plan members who are enrolled with a specific plan. It provides an indication not only of plan size but also of the plan's ability to meet the varied health care needs of its members.

Missouri managed care plans may voluntarily seek and qualify for accreditation, indicating that they meet national quality standards from the following organizations: National Committee for Quality Assurance (NCQA), Utilization Review Accreditation Commission (URAC) and Joint Commission on Accreditation of Healthcare Organizations (JCAHO).

This measure, which indicates efficiency, is the percentage of total income used for administrative overhead. Plans with administrative expenses less than 10% are shown as high performance, those at 15% or more are rated as low performers.

The complaint index looks at the number of consumer complaints the Department of Insurance received in the past three years relative to the amount of business that a company wrote in Missouri and compares this to the industry average. Plans at less than 50% of industry average are shown as ● or good performers; more than 100% of industry average is considered ○ or needing improvement.

Commercial Managed Care Plan Performance

Plan	Women's Health			
	Mammograms	Women's Cancer: Breast(B), Cervical (C)		Chlamydia Screening for Women
		Case Management	Educational Materials	
Aetna Health Inc	●	BC	BC	●
Blue Advantage-KC	●	BC	BC	●
Blue Care Inc-KC	●	BC	BC	●
BlueChoice-St. L	●	BC	BC	○
CIGNA HealthCare of St. Louis Inc	●	BC	BC	●
CIGNA of Kansas/Missouri	●	BC	BC	●
Community Health Plan	●	BC	BC	●
Coventry Health Care of Kansas Inc	●	BC	BC	●
Cox Health Plans Inc	●	BC	none	●
Group Health Plan	●	BC	BC	○
HealthLink Inc	○	BC	none	NR
Humana Health Plan Inc	●	BC	BC	●
Mercy Health Plans of Missouri Inc-St. L	●	none	none	●
Premier Health Plans-Springfield	●	none	none	●
UnitedHealthcare of the Midwest - KC	●	BC	BC	●
UnitedHealthcare of the Midwest - St. L	●	BC	BC	○
Statewide Averages	72%			22%

This table compares health plans' performance on Womens Health Care to the statewide average, using the rating symbols below. The table also reports on which plans offer selected benefits and coverages.

Quality of Care Ratings*

- High
 - Average
 - Low/Needs Improvement
 - NA Numbers too small
 - NR Not reported by plan
- *Plan performance measures are compared to statewide averages

Women (ages 52-69) in plan who had a mammogram in the past 2 years.

Plan offers case management and education materials for breast and cervical cancer.
Note: Letter indicates the conditions for which services are offered.

Female plan members (ages 16-26) who are sexually active and had at least one test for chlamydia (an STD) during the past year.

Case Management helps patients, providers and physicians coordinate the medical care needed for complex or chronic illnesses.

Commercial Managed Care Plan Performance

Plan	Children's Health			
	Childhood Immunization	Adolescent Well-Care Visit	Immunization Reminder Letters	Asthma
Aetna Health Inc	●	●	yes	●
Blue Advantage-KC	●	●	yes	●
Blue Care Inc-KC	●	●	yes	●
BlueChoice-St. L	●	○	yes	●
CIGNA HealthCare of St. Louis Inc	●	●	yes	●
CIGNA of Kansas/Missouri	●	●	yes	●
Community Health Plan	●	○	yes	NA
Coventry Health Care of Kansas Inc	○	●	yes	●
Cox Health Plans Inc	●	○	no	NA
Group Health Plan	●	●	yes	●
HealthLink Inc	○	NR	no	NR
Humana Health Plan Inc	●	●	yes	●
Mercy Health Plans of Missouri Inc-St. L	○	●	yes	●
Premier Health Plans-Springfield	●	●	yes	●
UnitedHealthcare of the Midwest - KC	●	●	yes	●
UnitedHealthcare of the Midwest - St. L	●	●	yes	●
Statewide Averages	69%	32%		75%

This table compares health plans' performance on Children's Health to the statewide average, using the rating symbols below. The table also reports on which plans offer selected benefits and coverages.

Children in plan who turned 2 in the past year and received required vaccinations.

Adolescents (ages 12-21) in plan who had at least one comprehensive well-care visit.

Plan sends members reminder letters for immunizations.

Child members (ages 5-9) who have persistent asthma and are being given acceptable medications for long term control of asthma.

Quality of Care Ratings*

- High
 - Average
 - Low/Needs Improvement
 - NA Numbers too small
 - NR Not reported by plan
- *Plan performance measures are compared to statewide averages

Commercial Managed Care Plan Performance

Plan	Cardiovascular		
	Controlling High Blood Pressure	Stroke (S), Congestive Heart Failure (H), High Blood Pressure (B) Case Management	Cholesterol Management after Acute Cardiovascular Event Screening
Aetna Health Inc	●	SH	●
Blue Advantage-KC	NR	SH	●
Blue Care Inc-KC	NR	SH	●
BlueChoice-St. L	●	SHB	●
CIGNA HealthCare of St. Louis Inc	●	S	●
CIGNA of Kansas/Missouri	●	S	●
Community Health Plan	●	SH	●
Coventry Health Care of Kansas Inc	●	SHB	●
Cox Health Plans Inc	●	SHB	●
Group Health Plan	●	SHB	●
HealthLink Inc	●	none	NA
Humana Health Plan Inc	●	SHB	●
Mercy Health Plans of Missouri Inc-St. L	○	none	●
Premier Health Plans-Springfield	○	H	●
UnitedHealthcare of the Midwest - KC	●	SHB	●
UnitedHealthcare of the Midwest - St. L	●	SHB	○
Statewide Averages	54%		76%

This table compares health plans' performance on Cardiovascular Health to the statewide average, using the rating symbols below. The table also reports on which plans offer selected benefits and coverages.

Quality of Care Ratings*

- High
 - Average
 - Low/Needs Improvement
 - NA Numbers too small
 - NR Not reported by plan
- *Plan performance measures are compared to statewide averages

Plan members (ages 46-85) who were considered hypertensive during the first six months of the measurement year and who achieved Blood Pressure control.

Plan offers case management services for stroke, congestive heart failure and high blood pressure.
Note: Letter indicates the conditions for which services are offered.

Plan members who received cholesterol management following an acute cardio-vascular event, such as heart attack.

Screenings help to determine if a patient is at risk for a certain disease or health problem.
Case Management helps patients, providers and physicians coordinate the medical care needed for complex or chronic illnesses.

Commercial Managed Care Plan Performance

Plan	Diabetes		Depression
	Diabetic Retinal Eye Exam	Diabetic Blood Testing	Antidepressant Medication Management
Aetna Health Inc	●	●	●
Blue Advantage-KC	●	●	●
Blue Care Inc-KC	●	●	●
BlueChoice-St. L	●	●	●
CIGNA HealthCare of St. Louis Inc	●	●	●
CIGNA of Kansas/Missouri	●	●	●
Community Health Plan	●	●	●
Coventry Health Care of Kansas Inc	○	●	●
Cox Health Plans Inc	○	●	○
Group Health Plan	●	●	●
HealthLink Inc	○	○	NR
Humana Health Plan Inc	●	●	●
Mercy Health Plans of Missouri Inc-St. L	○	●	●
Premier Health Plans-Springfield	●	○	●
UnitedHealthcare of the Midwest - KC	●	●	●
UnitedHealthcare of the Midwest - St. L	●	○	●
Statewide Averages	45%	82%	56%

This table compares health plans' performance on Diabetes and Depression management to the statewide average, using the rating symbols below. The table also reports on which plans offer selected benefits and coverages.

Quality of Care Ratings*

- High
 - Average
 - Low/Needs Improvement
 - NA Numbers too small
 - NR Not reported by plan
- *Plan performance measures are compared to statewide averages

Plan members (ages 18-75) who received a retinal eye exam during the past year.

Plan members (ages 18-75) who received a blood glucose test during the past year.

Plan members whose medicine for recovery from depression is adequately managed.

Screenings help to determine if a patient is at risk for a certain disease or health problem. **Case Management** helps patients, providers and physicians coordinate the medical care needed for complex or chronic illnesses.

Commercial Managed Care Plan Performance

Plan	Member Satisfaction					
	Customer Service	Claims Processing	Getting Needed Care	Rating of Doctor Seen Most Often	Rating of Specialist Seen Most Often	Overall Rating of Plan
	(1)	(2)	(3)	(4)	(5)	(6)
Aetna Health Inc	●	●	●	●	●	●
Blue Advantage-KC	●	●	●	●	●	●
Blue Care Inc-KC	●	●	●	●	●	●
BlueChoice-St. L	●	●	●	●	●	●
CIGNA HealthCare of St. Louis Inc	●	●	●	●	●	○
CIGNA of Kansas/Missouri	○	○	●	●	●	○
Community Health Plan	●	●	●	●	●	●
Coventry Health Care of Kansas Inc	●	●	●	●	●	●
Cox Health Plans Inc	●	●	●	●	●	●
Group Health Plan	●	●	●	●	●	●
HealthLink Inc	○	●	●	●	●	●
Humana Health Plan Inc	●	○	○	●	●	○
Mercy Health Plans of Missouri Inc-St. L	●	●	●	●	●	●
Premier Health Plans-Springfield	●	●	●	●	●	●
UnitedHealthcare of the Midwest - KC	●	●	●	●	●	●
UnitedHealthcare of the Midwest - St. L	●	●	●	●	●	●
Statewide Averages	69%	87%	80%	75%	77%	61%

All Plans Averages and Quality of Care Symbols Explained on following page.

Response Descriptions for Satisfaction Categories Above

- (1) No problem with paperwork, written materials or help from customer service.
- (2) Claims were correctly processed in a reasonable time.
- (3) No problem getting good doctors and nurses, referrals, and necessary care.
- (4) Overall rating of personal doctor seen most often.
- (5) Overall rating of specialist seen most often.
- (6) Overall rating of health plan.

Quality of Care Ratings*

- High
 - Average
 - Low/Needs Improvement
 - NA Numbers too small
 - NR Not reported by plan
- *Plan performance measures are compared to statewide averages

Screenings help to determine if a patient is at risk for a certain disease or health problem.

Case Management helps patients, providers and physicians coordinate the medical care needed for complex or chronic illnesses.

All Plans Averages and Quality of Care Symbols Explained

The numbers on the "All Plans Averages" line show the percent of plan members that received the care or were satisfied with the care shown in the header at the top of that column. For example, under the "Claims Processing" column, 87% (or 87 out of every 100 members) is the average number of members that felt their claims were processed in a reasonable time - of all Commercial plans. So, here, an Average (●) for a specific plan means that the plan scored close to the All Plans Average of 87%. A High (●) or Low (○) symbol in any column means the plan scored well above or well below the column average for All Plans.

Member Services Telephone Numbers

Managed Care Plan / Website	Customer Service	Nurse Helpline
Aetna US Healthcare - K.C. http://www.aetna.com	(800) 323-9930	(800) 556-1555
Blue Advantage http://www.bcbskc.com	(816) 395-3558	
Blue Care http://www.bcbskc.com	(816) 395-3558	
BlueChoice http://www.bcbsmo.com	(314) 923-7700	
CIGNA HealthCare of KS/MO http://www.cigna.com	(800) 832-3211	(800) 832-3211
Community Health Plan http://www.heartland-health.com	(800) 990-9247	(800) 455-2476
Coventry Health Care of K.C. http://www.chckansascity.com	(800) 969-3343 (866) 320-0697	(800) 622-9528
Cox Health Plans http://www.coxhealthplans.com	(800) 205-7665	
Group Health Plan http://www.ghp.com	(800) 755-3901	
HealthLink http://www.healthlink.com	(800) 624-2356	
Humana Health Plan http://www.humana.com	(800) 448-6262	(877) 416-8773
Mercy Health Plans of Missouri - St. L. http://www.mercyhealthplans.com	(800) 327-0763	(800) 811-1187
Premier Health Plans-Springfield http://www.premierhealthplansmo.com	(800) 481-4466	(800) 909-TEAM
UnitedHealthcare of the Midwest - K.C. http://www.unitedhealthcare.com	(888) 340-9716	(877) 365-7950
UnitedHealthcare of the Midwest - St. L. http://www.unitedhealthcare.com	(314) 592-7910	(877) 365-7950

For further information about this
Consumer's Guide, contact:
Health Care Performance Monitoring Bureau,
Missouri Dept. of Health and Senior Services
P.O. Box 570, Jefferson City, MO 65102-0570
(573) 526-2812



Websites

The following websites may be useful:

Agency for Healthcare Research & Quality:	http://www.ahrq.gov
American Association of Health Plans:	http://www.aahp.org
American Accreditation Healthcare Commission/URAC:	http://www.urac.org
American Medical Association:	http://www.ama-assn.org
American Osteopathic Association:	http://www.aoa-net.org
Families USA:	http://www.familiesusa.org
Health and Human Services-U.S.Government:	http://www.healthfinder.gov
Joint Commission on Accreditation of Healthcare Organizations/JCAHO:	http://www.jcaho.org
Missouri Department of Insurance	http://www.insurance.state.mo.us
National Committee for Quality Assurance/NCQA:	http://www.ncqa.org
National Health Information Center	http://www.health.gov/nhic

Need More Information?

Visit our website at: <http://www.dhss.state.mo.us/ManagedCare>

Concerns or Complaints?

Call your managed care plan if you have concerns on your treatment or feel you have been denied health services. They will explain your grievance rights and how to file a complaint. If you disagree with a plan's position or decision call the Consumer Hotline of the Missouri Department of Insurance at: 1-800-726-7390

For further information about this Consumer's Guide, contact:
**Health Care Performance Monitoring Bureau,
Missouri Dept. of Health and Senior Services
P.O. Box 570, Jefferson City, MO 65102-0570
(573) 526-2812**



The Missouri Department of Health and Senior Services has attempted to publish accurate information based upon common definitions. The data reported in this brochure are based on plan performance during 2002. Managed care plans were given an opportunity to review and correct the data presented. Other corrections or suggestions should be forwarded to the Center for Health Information Management and Evaluation, Missouri Department of Health and Senior Services, PO Box 570, Jefferson City, MO 65102. Our telephone number is (573) 526-2812. A companion technical report, containing the data and statistical formulas used, is also available for \$10. The Missouri Department of Health and Senior Services is an equal opportunity/affirmative action employer. Services are provided on a nondiscriminatory basis. This information is available in alternate formats to citizens with disabilities.